

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

In re Kenetta Natashe Muhammad

Case No. 17-59230-jwc

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

The Money Source Inc.

Name of Transferee

Name and Address where notices to transferee should be sent:

The Money Source Inc.
500 South Broad Street Suite 100A
Meriden, CT 06450

Phone: 866-867-0330

Last Four Digits of Acct # 9901

CIS Financial Services, Inc.

Name of Transferor

Court Claim # (if known): 7-1

Amount of Claim: \$200,158.99

Date Claim Filed: August 8, 2017

Phone:

Last Four Digits of Acct # 1100

Name and Address where transferee payments should be sent (if different from above):

The Money Source Inc.
500 South Broad Street Suite 100A
Meriden, CT 06450

Phone: 866-867-0330

Last Four Digits of Acct #: 9901

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/John D. Schlotter

Transferee/Transferee's Attorney

Date: 5/13/2019

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571

In Re:

Kenetta Natashe Muhammad

Chapter: 13

Judge:

Jeffery W. Cavender

CERTIFICATE OF SERVICE

I, John D. Schlotter, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, Georgia 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within Transfer of Claim filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Kenetta Natashe Muhammad
2049 Highview Road Southwest
Atlanta, GA 30311

CIS Financial Services, Inc.
Bankruptcy Department
Attn: Tamara Armstrong
PO Box 1906
Hamilton, AL 35570

Howard P. Slomka (served via ECF Notification)
Slipakoff & Slomka, PC
Overlook III – Suite 1700
2859 Paces Ferry Rd., SE
Atlanta, GA 30339

Nancy J. Whaley, Trustee (served via ECF Notification)
Suite 120, Suntrust Garden Plaza
303 Peachtree Center Avenue
Atlanta, GA 30303

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 5/13/2019 By: /s/John D. Schlotter
(date) John D. Schlotter
Georgia BAR NO. 629456
Attorney for Transferee



[REDACTED]
KENETTA N KELLY
2049 HIGHVIEW RD SW
ATLANTA GA 30311-2536

February 05, 2019

Loan Number [REDACTED]

Dear Valued Borrower,

Welcome to The Money Source Inc., your mortgage loan servicer. As your loan servicer, The Money Source Inc. is here to answer questions and provide numerous other services related to the administration of your mortgage.

We would like to take this opportunity to tell you a little about our company. The Money Source Inc. prides itself in being a mortgage company with the core purpose of "growing happiness" in the mortgage industry. We call this philosophy "our why," and this is what guides us in providing Rock Solid Service to you.

We encourage all of our borrowers to create an online account using our website, which will allow you to view and download a variety of your loan information.

www.TMScustomer.com

For your convenience, The Money Source Inc. offers free recurring auto drafting "ACH." You can sign up for ACH through your online account or for your convenience, we have enclosed a form. Once completed, mail a copy to the address noted on the form. You will receive a confirmation letter when your account has been set up for monthly ACH payments.

Enclosed you will find a helpful resource information sheet and a payment remittance coupon. Thank you for taking the time to read the information provided. The Money Source Inc. looks forward to working with you in the servicing of your mortgage loan.

Sincerely,

The Money Source Inc.

The Money Source Inc.

Loan Servicing Division

500 S. Broad Street - Suite 100A, Meriden, CT 06450

Self-service Borrower Portal

www.TMScustomer.com

Email

CCare@themoneysource.com

Toll Free Telephone Number

(866) 867-0330

Address to Send Payments:

The Money Source Inc.
Attn: Payment Processing
P.O. Box 650094
Dallas, TX 75265-0094

Overnight Address:

The Money Source Inc.
500 South Broad Street
Suite 100A
Meriden, CT 06450

Requests for Information or Notices of Error:

The Money Source Inc.
Attn: Customer Care Escalations
500 South Broad Street, Suite 100A
Meriden, CT 06450

Mortgagee Clause:

The Money Source Inc.
ISAO/ATIMA
P.O. Box 1194
Springfield, OH 45501-1194

We encourage you to contact your insurance carrier to update the Mortgagee Clause on any insurance policies related to this property. This will assist in preventing any delays or issues should you require submitting any claims and ensure we have the most up to date policy information reflected on your account.

You will be receiving an account statement shortly. If you do not receive your statement prior to your due date we have provided a coupon below you may use or you can create an online account to make a payment at www.TMScustomer.com.

Cut along dotted line and remit with your payment

Loan Number: [REDACTED]

Mortgagor: Kenetta N Kelly

Property Address:

2049 Highview Rd S W
Atlanta GA 30311

Due Date: 10-01-16

Monthly Payment: [REDACTED]

Remit to: The Money Source Inc.

Attn: Payment Processing
P.O. Box 650094
Dallas, TX 75265-0094

Varying ACH Recurring Payment Authorization Form

Please mail the original completed authorization form to the address listed above.

Here's How Recurring Payments Work:

You authorize regularly scheduled charges to your checking or savings account. You will be charged the amount indicated on your mortgage loan Note plus any taxes, insurance or fees incurred during the billing period. The charge will be reflected on your monthly billing statement and will appear on your bank statement as an "ACH Debit." You agree that no prior notification will be provided unless the date or amount changes, in which case you will receive notice from us at least 10 days prior to the payment being collected.

What you need to do: For payments from a checking account, please attach a voided check. For payments from a savings account, please provide a deposit slip with the account number and bank phone number.

You will receive a confirmation letter once your automatic payment has been set-up. It can take up to thirty days for this program to start. If a payment is due during this thirty-day period, you will need to make the payment by mailing a check, paying online or over the phone.

Please complete the information below:

Loan # _____

Name on mortgage acct _____

Starting on, _____, I _____ authorize The Money Source Inc. to charge my bank
(Date) (full name)

account indicated below on the _____ of each month for payment of my mortgage loan.
(numeric day)

I approve an additional amount of \$ _____ to be withdrawn each month and applied towards the **Principal** balance.
(enter \$0 if no additional amount is requested)

Account Type: Checking Savings

Name on Acct. _____

Bank Name _____

Account Number _____

Bank Routing # _____

Bank City/State _____



MORTGAGEE SIGNATURE _____

DATE _____

BANK ACCOUNT HOLDERS SIGNATURE _____

DATE _____

I understand that this authorization will remain in effect until I request a stop payment of this preauthorized electronic funds transfer by notifying The Money Source Inc., orally or in writing, at least 3 business days before the scheduled date of the transfer at the contact phone number or address listed above. The Money Source Inc. may require the consumer to submit written confirmation of the stop payment order within 14 days of any oral notification. If written confirmation is required, you will be notified at the time of oral cancellation. Such written confirmation would be delivered to the contact address listed above. Oral stop payment orders cease to be binding after 14 days if the consumer fails to provide the required written confirmation. If the above scheduled periodic payment date falls on a weekend or holiday, I understand that the payment may be executed on the next business day. I understand that because this is an electronic transaction, these funds may be withdrawn from my account on or after the above noted transaction dates. In the case of an ACH transaction being rejected for Non-Sufficient Funds (NSF), I understand that The Money Source Inc. may at its discretion attempt to process the charge again within 30 days, and agree to an additional charge for each attempt returned NSF, which will be initiated as a separate transaction from the authorized recurring payment. I understand and authorize The Money Source Inc. to initiate electronic transactions that may be necessary to reconcile errors related to electronic transactions. Please direct all questions to The Money Source Inc. Customer Care Department at (866) 867-0330.

Varying ACH Recurring Payment Authorization Form

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You authorize regularly scheduled charges to your checking or savings account. You will be charged the amount indicated on your mortgage loan Note plus any taxes, insurance or fees incurred during the billing period. The charge will be reflected on your monthly billing statement and will appear on your bank statement as an "ACH Debit." You agree that no prior notification will be provided unless the date or amount changes, in which case you will receive notice from us at least 10 days prior to the payment being collected.

What you need to do: For payments from a checking account, please attach a voided check. For payments from a savings account, please provide a deposit slip with the account number and bank phone number.

You will receive a confirmation letter once your automatic payment has been set-up. It can take up to thirty days for this program to start. If a payment is due during this thirty-day period, you will need to make the payment by mailing a check, paying online or over the phone.

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account indicated below on the _____ of each month for payment of my mortgage loan.
 (numeric day)

I approve an additional amount of \$ _____ to be withdrawn each month and applied towards the **Principal** balance.
 (enter \$0 if no additional amount is requested)

Account Type: Checking Savings

Name on Acct. _____

Bank Name _____

Account Number _____

Bank Routing # _____

Bank City/State _____



MORTGAGEE SIGNATURE _____

DATE _____

BANK ACCOUNT HOLDERS SIGNATURE _____

DATE _____

I understand that this authorization will remain in effect until I request a stop payment of this preauthorized electronic funds transfer by notifying The Money Source Inc., orally or in writing, at least 3 business days before the scheduled date of the transfer at the contact phone number or address listed above. The Money Source Inc. may require the consumer to submit written confirmation of the stop payment order within 14 days of any oral notification. If written confirmation is required, you will be notified at the time of oral cancellation. Such written confirmation would be delivered to the contact address listed above. Oral stop payment orders cease to be binding after 14 days if the consumer fails to provide the required written confirmation. If the above scheduled periodic payment date falls on a weekend or holiday, I understand that the payment may be executed on the next business day. I understand that because this is an electronic transaction, these funds may be withdrawn from my account on or after the above noted transaction dates. In the case of an ACH transaction being rejected for Non-Sufficient Funds (NSF), I understand that The Money Source Inc. may at its discretion attempt to process the charge again within 30 days, and agree to an additional charge for each attempt returned NSF, which will be initiated as a separate transaction from the authorized recurring payment. I understand and authorize The Money Source Inc. to initiate electronic transactions that may be necessary to reconcile errors related to electronic transactions. Please direct all questions to The Money Source Inc. Customer Care Department at (866) 867-0330.

Description	Fee	Comments
Amortization Schedule	\$0	
Appraisal ¹	Up to \$915	Appraisal range depends on property type and type of appraisal. Borrower is charged actual cost.
Assumption Fee	Up to \$1000	Special rules apply for loans under \$100,000
Live Operator Phone Fee	Up to \$12.00	
Bankruptcy Fees and Cost	Approximate: \$1,950	Varies by case and circumstances
Breach Letter Fees	\$0	
BPO or Broker Price Opinion Fee	Up to \$275	Varies based on actual cost
Express mail	\$20.00 to \$75.00	Actual cost pass to customer if requested.
Foreclosure Attorney Fees	Approximate: \$800	Varies by case and if litigation occurs
Foreclosure Fees and Costs	Approximate: \$2500	Varies by case and if litigation occurs
Inspections Fees	Up to \$25.00	
Late Charge Fee (%)	Up to 5	Investor and state guideline limits apply (See Late Fee Matrix)
Litigation Fees and Costs		Varies by type of litigation
Loan Modification Fee	\$0	
Loss Mitigation Processing Fee	\$0	
NSF or Returned Check Fees	Up to \$30.00	
Partial Release	Up to \$500	
Title Search	Up to \$450.00	Varies, charged actual cost.
Payoff statement	Up to \$10.00	Duplicate copies within 60 days may incur a fee.
Verification of Mortgage	\$0	